

Factors Affecting Wives' Role Structure in Urban Family Purchase Decision Making

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ABSTRACT

Family decision making is a process where families make decisions regarding purchases of goods and services to be consumed by members of the family. Past research indicates that decision making process varies with products and services purchased. Factors found to effect the decision making process include culture, sex role orientation, and resources of husbands and wives. The objectives of this research are to investigate the decision making process and the factors affecting this particular process. Two hundred and fifty-one wives residing in the Klang Valley, Malaysia, were interviewed. Findings indicate that majority of purchases by families are made jointly. Husbands are more dominant in the purchase outcome stage of the decision making process. Language spoken at home is a relatively important cultural element affecting purchase decisions in the family, and sex role orientation seems to influence the purchase of high involvement products. However, wives' resources do not influence purchase decisions.

Keywords: Family, purchase decision making, resources, sex role orientation

INTRODUCTION

The institution of family has changed over time. There are many changes in perceptions and roles within the family due to industrialization-caused social changes.

More education and working opportunities are available to women, creating a different perception of the roles of women and children in the family, and the role of husbands as the head of the family. It is also apparent that a wife's power in the family increases when the wife is employed outside of the house, a situation that is brought about by societal development of the country. Social and economic developments have also brought about changes in cultural

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values, which consequently affect role structure in family purchase decision making (Xia *et al.*, 2006).

Family is defined as a group of people who are related by blood, marriage or adoption and members live together. It is an important consumer unit as most purchases are bought by families or individuals for the consumption of the family. Purchase decisions by families is unique and complex as the decision making process involves more than one person. One's spouse and children will have a strong direct influence on the purchase behaviour and marketers used this information as a basis of segmentation and developing marketing strategies (Tinson & Nancarrow, 2005). The roles of husbands and wives are the focus of research in family decision making as they are the most basic unit in the family (Schiffman & Kanuk, 2010). Marketing researchers are interested to study family decision making as information regarding the process and input of the decision making process is important in predicting consumers' intention and purchase (Makgosa, 2010). This study aims to investigate family purchase decision making process in urban Malaysia and the factors affecting this process. As the effects of modernization have brought about changes in the family structure in Malaysia, this study will be able to highlight the effects of these changes on family purchase decision making (Samsinar & Rao, 2005).

FAMILY PURCHASE DECISION MAKING

Family purchase decision making is the process by which decisions regarding purchases for the families are made. Most purchases by the family will affect the family members directly, as both the process and the outcomes affect the well being of family members and the family as a unit (Hawkins, 2004). Family purchase decision making involves different stages, depending on the product being purchased. These stages are initial, information gathering and evaluation, and outcome. The roles played by family members differ with regard to the products being purchased, the stage in the decision making process, and the characteristics of families and spouses (Samsinar, 1994; Samsinar & Rao, 2005). These roles may change over time due to the changes in the environment such as economic development, which consequently may lead to adjustments in the role structure of the decision-making process. The framework for the decision making process relevant for this study can be seen in Fig.1.

Past research (e.g., Laskmi & Murugan, 2008) found significant changes in relative influence of wives in the three phases of decision making. The information search stage is characterized by more role specialization than problem recognition and final decision. The husband's influence is more dominant from the problem recognition to information search stages. From the information search to the purchasing stage, the influence is more equally shared between

the husband and the wife in the purchase of major durable products, and a high degree of joint decision making has been found. However, the patterns of relative influence in these purchases were not unidimensional. There was a variety of unique relative influence patterns that made segmentation based on a major influencer in the outcome stage of the purchase decision making difficult.

According to some researchers (Xia *et al.*, 2006; Samsinar *et al.*, 2004), the impact of socioeconomic factors may be negated by norms or cultural values prevalent in a society. Religion, an important cultural aspect in any society, has an impact on the role structure in a family's decision making process. Women of some religions, such as Islam, for example, perceive their husbands to be the head of the family and thus the decision maker in all the important purchasing issues. Traditionally, these women would only passively be involved

in the decision making process. On the other hand, Christianity, Buddhism, and Hinduism, as religions, do not specifically emphasize male dominance in the family. Webster (1992) unobtrusively observed husbands and wives shopping for small appliances, furniture, and clothing in five different states in India. Observations were summarized into the initiation-response categorization used by Atkin (1978). His findings revealed no apparent difference between the three ethnic groups (Sikh, Hindu, and Muslim). In addition, no obvious variations were also noted when the sample was compared according to state or by urban and rural setting. Another interesting finding was that the husband was dominant in the lower social class; however, in the middle class, dominance shifted to the wives. As for couples in the higher social class, the husbands and wives were found to be equally influential.

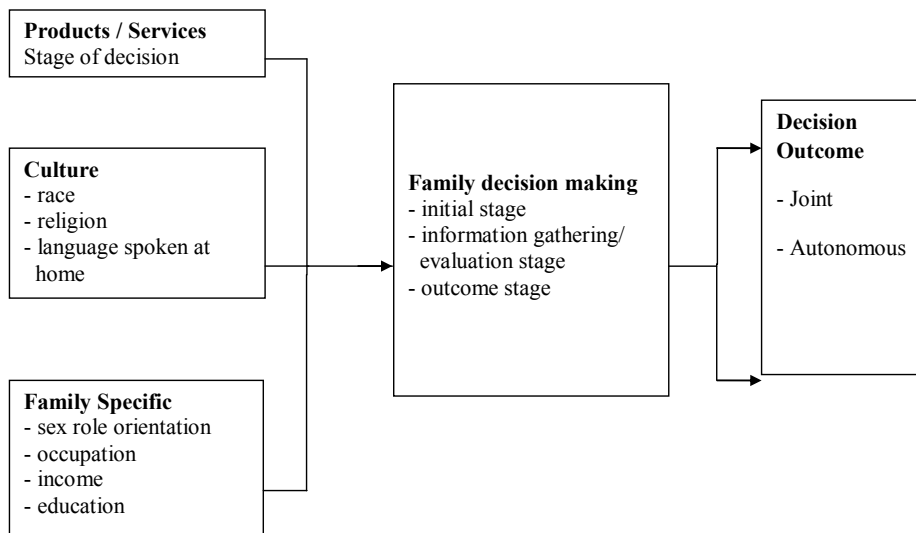


Fig.1: Framework of Family Purchase Decision Making

Samsinar (1994) found that the effect of culture (as measured by racial groups) was only evident in the purchase of groceries. The Chinese wives were found to be most influential as compared to the Malay and Indian wives. Na *et al.* (2003) conducted a study investigating the impact of economic stress in Korean family. The findings of the study showed that the economic shock leads to an increase in financial risk and has a consequential effect on family purchase decision. There is significantly more joint decision making for the low involvement products, and very little change in the syncretic behaviour in the high involvement products. The impact was felt more by the lower income group as they made more syncretic decisions. The higher income group, however, does accommodate their style to suit the changing environment.

Another factor that affects family purchase decision making is sex role orientation. It is made up of norms that reinforce gender inequalities between the male and the female, specifically the husband and the wife (Qualls, 1987). These values were inculcated in young individuals in their socialization process. The norms and specific behaviour of each spouse are brought into marriages and are reflected in many ways, one of which is the family buying process. Sex role norms dictate the appropriate behaviour patterns and the roles to be played by each spouse. It affects equality or inequality of power between the spouses (Scanzoni, 1982; Scanzoni & Fox, 1980). Sex role norm is an important factor in family decision making,

especially in the context of the wife's involvement in the decision making process. Sex role orientation and task allocation within a family are changing; therefore, traditional generalizations about family decision making may be obsolete (Delener & Bilenas, 1991).

Another major determinant of who has the final decision making authority in the family is determining who controls the most resources. In this respect, resources such as income, education, and occupation are surrogate currencies used for negotiation in a family's decision making. These surrogate currency is used to bargain for the desired goals in decision making (Samsinar *et al.*, 2004). This theory, referred to as resource theory, suggests that power in a family is determined by the ability of each spouse to provide for the needs of the family. Taking into consideration past research, five hypotheses were developed to test whether wives' influences vary with the following variables:

- i. products/ services,
- ii. stage of the decision making process
- iii. selected cultural variables
- iv. wives' sex role orientation
- v. wives' resources

METHOD

A survey using a structured questionnaire was used to collect data. Three hundred wives residing in the Klang Valley were conveniently chosen. However, only two hundred and fifty-one (251) respondents

were included in the study due to incomplete and no responses. The sample elements were selected based on race (60% Malay, 30% Chinese and 10% Indians) and occupation (50% working wives, 50% housewives). This is to reflect the population in Malaysia, and also the percentage of wives who are working. Klang Valley was chosen as this area is the most urban area in Malaysia.

The final sample showed majority (31.5%) of the respondents are between 41-50 years old, while 75% between 21-60 years old. Majority (63.7%) of them are Malays (Muslim). About half (49%) of the respondents are housewives. Meanwhile, 35% of the wives interviewed earned between RM1, 001 - RM5, 000, and about half (48.6%) had Diploma or Bachelor degree qualification.

Measurement and Data Analysis

Family is operationised as men and women who are married and living together for at least a year. Family purchase decision making is operationised as the process that a family goes through in the purchase of products used by the whole family. Fifteen products and services were used in the study. These products had been used in some previous studies (Davis & Rigaux, 1974; Xia *et al.*, 2006), which included furniture, electrical appliances, clothing, vacation, and cars. A modified measure used by some previous researchers (Davis and Rigaux, 1974; Xia *et al.*, 2006) to measure wives' influence was also used. Mean influences were calculated for each

product/ service category; accordingly, the mean scores between 1-1.7 are considered as husband dominant, whereas the mean scores between 1.71-2.3 are perceived as joint decisions and mean scores between 2.31-3 are considered as wife dominant. Culture was measured using race, religion, and language spoken at home. Sex role orientation was measured using Scanzoni's (1980) twenty-one (21) item measure. The Cronbach alpha calculated for this construct was .684, which is an acceptable value. Wives' resources were measured using their occupation, income and education. These measures were used previously in similar studies in Malaysia (see Samsinar, 1994; Samsinar & Mary, 1996). Data were analysed using descriptive as well as inferential statistical analyses. Analysis of variance, Chi-square analysis, and t-tests were conducted accordingly, in line with the objectives of this study.

FINDINGS

Table 1 indicates the mean influence of wives in purchases of fifteen (15) selected products and services across three (3) different stages of the decision making process. As can be seen from the table, and according to the respondents, the overall decisions for the purchase of the fifteen product/ service categories could be categorized as a joint decision ($M = 1.88$). The husbands are dominant in the purchase of computers ($M = 1.58$), and the wives are dominant in the purchase of groceries ($M = 2.35$), wife's clothing ($M = 2.53$), and children's clothing

($M = 2.35$). Joint decisions by husbands and wives are dominant in the other product/service categories.

Further analysis revealed that in the initial stage, where purchase problem was first recognized, it was basically a joint decision ($M = 2.0$). Only in the purchase of computers that it was husband found to be dominant ($M = 1.66$). The next stage is information gathering. Decisions in this stage were also generally found to be jointly made ($M = 1.99$). The wives are dominant for the purchases of groceries ($M = 2.30$), children's clothing ($M = 2.44$), and wife's clothing ($M = 2.58$). In the outcome stage, where actual purchases were done, the husbands are relatively more dominant,

i.e. they are dominant for the purchases of electrical appliance ($M = 1.68$), computers ($M = 1.55$), houses ($M = 1.64$), and cars ($M = 1.66$), even though it can still be considered as joint decision ($M = 1.84$). From the table, it can also be seen that overall, the husbands' influence increased from the initial to information gathering to finally the purchase process.

As can be seen from Table 2, the effects of cultural variables are different for various products and services. Generally, there is not much difference in the wives' influence in family purchase decision making. Race has a significant effect for the purchase of clothing for children ($\chi^2 = 24.812$), as well as clothing for husband ($\chi^2 = 27.982$).

TABLE 1

Mean influence of wives in the purchases of selected products and services across different stages of the decision making process

	Product/ Services	Initial Stage	Information Gathering / Evaluation Stage	Outcome Stage	Mean
1	Furniture	2.19	2.04	1.94	2.06
2	Electrical Appliances	1.95	1.92	1.68	1.84
3	Computers	1.66	1.63	1.55	1.58
4	Groceries	2.38*	2.30	2.45*	2.35*
5	Children's clothes	2.37*	2.44*	2.26	2.35*
6	Wife's clothes	2.53*	2.58*	2.49*	2.53*
7	Husband's clothes	1.75	1.98	1.73	1.79
8	Vacation	1.85	1.91	1.77	1.87
9	Eating Out	1.98	1.87	1.79	1.87
10	Education	2.01	1.97	1.82	1.94
11	Entertainment	1.95	2.02	1.75	1.91
12	Bank Accounts	2.04	1.84	1.79	1.87
13	Insurance	1.79	1.88	1.72	1.74
14	Home (buy / rent)	1.83	1.88	1.64	1.76
15	Cars	1.8	1.80	1.66	1.74
16	Grand Mean	2.00	1.99	1.84	1.85

Note: * wife dominant

Religion, on the other hand, is a significant factor influencing wives' influence in the purchase of education services ($\chi^2 = 36.027$), entertainment ($\chi^2 = 35.501$), and house ($\chi^2 = 34.155$). The last variable tested was language spoken at home. This variable was found to affect wives' influence for the purchase of furniture ($\chi^2 = 93.147$), children clothing ($\chi^2 = 41.551$), husband clothing ($\chi^2 = 37.733$), entertainment ($\chi^2 = 40.129$), house ($\chi^2 = 45.712$), and car ($\chi^2 = 35.306$).

The findings reveal that the language spoken at home is the most important variable affecting wives' influence in a family's purchase decision making. It seems to be impacting the purchase of high involvement products and services. Another important variable is religion, whose influence is more for services.

Table 2 also reveals that the purchase of furniture was influenced by the major

language spoken at home. The purchase of children and husband clothing was influenced by race and major language spoken at home. Decisions on the children's education were influenced by religion, while family entertainment was influenced by religion and language, and purchase of house was influenced by religion and language, compared to and the purchase of cars which was influenced by language.

An analysis was also conducted to determine the effect of sex role orientation on the purchase categories. Table 3 shows that sex role orientation has a significant effect on the purchase of vacation (F value = 2.518, p value = 0.000), education (F value = 1.615, p value = 0.020), banking accounts (F value = 1.372, p value = 0.089), homes (F value = 1.403, p value = 0.075), and cars (F value = 1.611, p value = 0.021).

TABLE 2
Chi-Square Analysis of Differences in Wives' Influences based on Selected Cultural Variables

Product	Race (χ^2)	Religion (χ^2)	Language spoken at home (χ^2)
Furniture	15.487	32.928	93.147*
Electric Appliances	19.494	26.846	26.997
Computers	10.766	19.184	12.377
Groceries	16.631	24.670	27.590
Children's clothes	24.812**	25.383	41.551*
Wife's clothes	12.856	13.140	19.404
Husband's clothes	27.982**	30.908	37.733*
Vacation	9.210	16.763	27.100
Eating out	19.047	30.651	27.938
Education	9.633	36.027*	14.690
Entertainment	8.978	35.501*	40.129*
Bank Accounts	16.440	21.815	30.769
Insurance	11.872	14.360	13.357
House (buy/rent)	19.847	34.155**	45.712*
Cars	14.604	20.269	35.306**

TABLE 3
The Effect of Sex Role Orientation on Purchase Categories

Purchases	F – value	P-value
Furniture	1.340	.106
Electrical Appliances	1.728	.010*
Computers	1.082	.355
Groceries	.770	.825
Child Clothes	1.261	.163
Wife Clothes	.616	.958
Husband Clothes	.865	.691
Vacation	2.518	.000*
Eating Out	1.232	.185
Education	1.615	.020*
Entertainment	.864	.692
Bank Accounts	1.372	.089**
Insurance	1.055	.393
Home	1.403	.075**
Cars	1.611	.021*

*Significant at .05 level

**Significant at 0.1 level

Table 4 shows the findings of wives' influences based on their resources (education, income and education). Education has no effect on wives' influence. Meanwhile, occupation is a significant factor for the purchase of electrical appliances ($\chi^2 = 48.029$). Similarly, income is a significant factor for the purchase of electrical appliances ($\chi^2 = 61.788$), and insurance ($\chi^2 = 49.291$). The purchasing of electrical appliance was found to be influenced by occupation and income. Overall, the factors used to measure wives' resources (namely, occupation, income and education) do not have any significant effect on family purchase decision making.

DISCUSSIONS AND CONCLUSIONS

The study aims to investigate family purchase decision making in urban Malaysia and the factors affecting the decision

TABLE 4
Chi-Square Analysis of Differences in Wives' Influences based on Wives' Resources

Product	Occupation (χ^2)	Income (χ^2)	Education (χ^2)
Furniture	35.743	33.625	29.909
Electric Appliances	48.029**	61.788*	30.844
Computers	44.152	29.704	25.235
Groceries	34.376	37.387	34.423
Children's clothes	30.222	17.198	31.212
Wife's clothes	24.900	26.686	32.158
Husband's clothes	30.640	24.489	31.475
Vacation	29.057	30.229	28.945
Eating out	28.822	37.648	31.618
Education	41.904	27.899	27.062
Entertainment	32.023	20.347	22.661
Bank Accounts	41.611	38.707	30.392
Insurance	32.103	49.291**	24.402
House (buy/rent)	44.776	21.251	32.113
Cars	42.780	27.869	22.862

making process. Besides analyzing the decision making process, culture, sex role orientation and resources were investigated to determine their effects on family purchase decisions.

The findings of this study revealed that majority of the products/ services purchased for the family are a joint decision. Except for those very specific items such as computers, groceries and clothing, the findings indicated that these items were bought jointly by the husbands and wives. It is interesting to note that the wives' influence generally decreased in the outcome stage, i.e., when the products were actually purchased. The husbands' bigger influence at this stage may be an actual manifestation of power in the family. This power is actually financial in nature, and will happen in majority of the households where husbands earned more income.

Analyses of the effects of selected cultural variables reveal that there was generally no significant effect of these variables on majority of the purchases. Except for purchases like electrical appliances, the extent of the influence was more for the purchase of services. Major language spoken at home, which is an element of culture, appeared to be a more effective variable influencing the wives' influence. This is consistent with earlier findings by Samsinar (1994), and Samsinar and Rao (2005).

Differences in sex role orientation were found only based on religion, income, and education. This finding is consistent with the previous findings by Samsinar (1994),

and Samsinar and Rao (2005). As can be expected, wives who are highly educated are more exposed to many different values and beliefs, and are consequently more open-minded. These women are also holding better positions in their jobs. The findings, however, did not reveal any difference in sex role orientation between working and non-working wives. This can be due to the fact that even though the housewives are not working, they would think like working wives, i.e. with modern orientation. These housewives live in urban settings, and are thus exposed to different values and beliefs indicating modern orientation.

It is also interesting to note that sex role orientation effect varies with certain products/ service purchases. Sex role orientation has a more prominent effect on the purchase of more expensive products or services. As these purchases require more efforts and inputs, wives with more modern sex role orientation would have more influence in these high involvement purchases.

These findings help shed some light for marketing practitioners in developing their marketing strategies for products used by family. Marketers should take into consideration that many purchases for family consumption are done jointly. Thus, target market should be identified with caution, as both husbands and wives are involved in the decision making process. It was also noted from the findings that role structure is product specific and it varies with the stages of the decision making process. Even though the husbands have

the ultimate purchase influence, the wives contribute in the earlier stage of the decision making process.

Marketers should also take into consideration the changes in family values brought about by economic and social development. Wives with modern sex role orientation are relatively more open-minded, and take an active role in purchase decisions, especially involving high involvement products. However, as wives' resources do not influence the decision making, it can be assumed that wives' values and beliefs are crucial in influencing their behaviour rather than their resources. Hence, marketers should take note of this fact, as considering these resources alone is not sufficient to predict wives' influence in the decision making process.

The findings in this study should be interpreted with caution. The sample of wives was taken from an urban setting, and may not be reflective of Malaysia in general. Moreover, the sample was also taken from the Klang Valley, and did not include other parts of Malaysia. In future, studies should be done to investigate other psychographic variables rather than demographic variables. The study should also include different parts of Malaysia, including the non-urban setting. More studies should also be conducted to examine the differences between the working and non-working wives' values and belief systems.

In conclusion, this study has found husbands, who hold the 'financial' power in the family, are very powerful in family purchase decision making. Language spoken

at home has a significant effect on wives' influence in the family purchase decision making. In addition, sex role orientation was also found to have significant impact in major purchases. As it varies with income and education of the wives, sex role orientation is assumed to improve, and the wives are expected to have more influence in the future.

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